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PATENT APPLICATION
6456/53570

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Guthrie et al.

Serial No.: 09/833,014

Filed: 4/10/2001

Title: Electronic Payment System

Attorney Docket No.: 6456/53570

Group Art Unit:
2164

Examiner:

Commissioner for Patents
Washington, D.C. 20231

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INFORMATION DISCLOSURE STATEMENT

Dear Sir:

This Information Disclosure Statement is submitted:

- under 37 CFR 1.97(b), or
(Within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- under 37 CFR 1.97(c) together with either a:
 Statement under 37 CFR 1.97(e), or
 a \$180.00 fee under 37 CFR 1.17(p), or
(After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- under 37 CFR 1.97(d) together with a:
 Statement under 37 CFR 1.97(e), and
 a \$180.00 fee set forth in 37 CFR 1.17(p).
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The relevance of the attached references is that this is the closest art of which Applicant is aware. Applicant submits that the above references taken alone or in combination neither anticipate nor render obvious the present invention. Consideration of the foregoing in relation to this application is respectfully requested.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, Washington, D.C. 20231.

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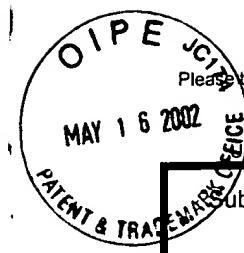




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Complete if Known

Application Number	09/833,014
Filing Date	4/10/2001
First Named Inventor	Guthrie et al.
Group Art Unit	2164
Examiner Name	.
Attorney Docket Number	6456/53570

U.S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

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